

Before the State of South Carolina
Department of Insurance

In the matter of:)	
)	
Andrew A. Jones)	Order Revoking
209 Wiltshire Way)	Insurance Agent's License
Columbia, South Carolina 29229)	
)	
and)	File Number 101044
)	
R&A Insurance Agency)	
1331 Richland Street)	
Columbia, South Carolina 29201)	
_____)	

This matter comes before me pursuant to a Consent Order entered into between the State of South Carolina Department of Insurance, Andrew A. Jones, a licensed South Carolina resident insurance agent, and R&A Insurance Agency, a licensed resident insurance agency on February 9, 2000. Among other things, the Consent Order required Jones and R&A to make restitution of monies owed to several persons within 90 days of the date of the Consent Order (*i.e.*, by May 9, 2000). The Consent Order also required Jones and R&A to provide proof of their having paid restitution to the Department within 90 days of the date of the Consent Order. Finally, the Consent Order specifically provided that the Jones' and R&A's licenses would be revoked without any further administrative proceedings upon their failure to timely make this restitution.

The Department is informed and believes that as of May 9, 2000, neither Jones nor R&A had paid any restitution required by the Consent Order. On that day, therefore, counsel for the Department filed an Affidavit of Default, and the entire matter was submitted directly to me to summarily revoke the licenses issued to Jones and R&A.

In accordance with my findings of fact, I now conclude, as a matter of law, that Jones and R&A have failed to comply with the terms of the Consent Order and that the licenses issued to them should be revoked.

This administrative disciplinary order is a public record subject to the disclosure requirements of the State of South Carolina's *Freedom of Information Act*, S.C. Code Ann. §§ 30-4-10, *et seq.* (1991 and Supp. 1999). Nothing contained within this administrative disciplinary order should be construed to limit or to deprive any person of any private right of action under the law. Nothing contained within this administrative disciplinary order should be construed to limit, in any manner, the criminal jurisdiction of any law enforcement or judicial officer. Nothing contained within this administrative disciplinary order should be construed to limit the statutory duty, pursuant to S.C. Code Ann. § 38-3-110 (4) (Supp. 1999), of the Director of Insurance,

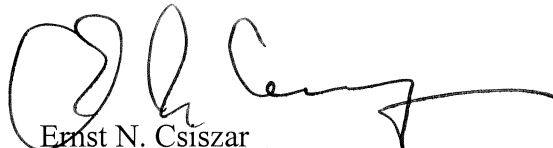
exercised either directly or through the Department of Insurance, to "report to the Attorney General or other appropriate law enforcement officials criminal violations of the law relative to the business of insurance or the provisions of this title which he considers necessary to report."

It is therefore ordered that Andrew A. Jones' license to transact business as a resident insurance agent within the State of South Carolina be, and is hereby, revoked, and that no license, issued through the State of South Carolina Department of Insurance is to be issued to him.

It is further ordered that R&A Insurance Agency's license to transact business as a resident insurance agency within the State of South Carolina be, and is hereby, revoked, and that no license, issued through the State of South Carolina Department of Insurance is to be issued to it.

It is further ordered that a copy of this order shall be transmitted to the National Association of Insurance Commissioners for distribution to its current member states and to each insurer for which Andrew A. Jones is currently licensed, through the State of South Carolina Department of Insurance, as a resident insurance agent within the State of South Carolina.

This order becomes effective as of the date of my signature below.


Ernst N. Csiszar
Director

May 15, 2000, at
Columbia, South Carolina

Before the State of South Carolina
Department of Insurance

In the matter of:

Andrew A. Jones
209 Wiltshire Way
Columbia, South Carolina 29229

and

R&A Insurance Agency
1331 Richland Street
Columbia, South Carolina 29201

Affidavit of Default

File Number 101044

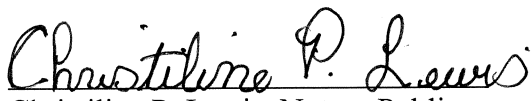
Personally appeared before me T. Douglas Concannon, who, being duly sworn, stated that at all times relevant to this Affidavit of Default he was an attorney representing the State of South Carolina Department of Insurance (the Department) in this administrative action. He further stated the following:

The Department entered into a Consent Order with Andrew A. Jones and R&A Insurance Agency. A copy of the Consent Order is attached as Exhibit A. The Consent Order required Jones and R&A to make restitution of monies owed to several persons within 90 days of the date of the Consent Order (*i.e.*, by May 9, 2000). The Consent Order required Jones and R&A to provide proof of their having paid restitution to the Department within 90 days of the date of the Consent Order. The Consent Order also specifically provided that Jones' and R&A's licenses would be revoked without any further administrative proceedings upon their failure to timely make this restitution.

I contacted today via telephone the persons Jones and R&A were obligated to pay restitution. None of those persons indicated Jones or R&A had paid them any restitution. I am therefore informed and believe that Jones and R&A have failed to comply with the Consent Order. The time in which to do having expired, Jones and R&A's licenses should be revoked.


T. Douglas Concannon
Associate General Counsel

Sworn to and subscribed before me
this 9th day of May, 2000.


Christiline P. Lewis, Notary Public
My Commission Expires 11/20/06

South Carolina Department of Insurance
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